

Fill in this information to identify the case:

Debtor 1 Louwanna Jan Martin

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of California
(State)

Case number 16-91083

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Chalet Properties III, LLC Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 8 2 9 2

Property address: 4513 CHRISTINE AVE
Number Street

KEYES, CA 95328
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 2465.38
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02 / 01 / 2020
MM / DD / YYYY

Debtor 1 Louwanna Jan Martin
First Name Middle Name Last Name

Case number (if known) 16-91083

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ L. Bryant Jaquez
Signature

Date 06 / 10 / 2020

Print L. Bryant Jaquez
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Ave.
Number Street

Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

Date	P&L	Payment Changes			Notice Filed
		Escrow	Total	W/POC	
1/1/2017	\$408.72	\$91.25	\$499.97		11/04/2017
1/1/2018	\$408.72	\$91.57	\$500.29		7/13/2019
8/1/2019	\$408.72	\$83.75	\$492.47		3/10/2020
4/1/2020	\$408.72	\$84.76	\$493.48		
		\$0.00			
		\$0.00			
		\$0.00			
		\$0.00			
		\$0.00			
		\$0.00			

Loan Information	
Loan #	8292
Borrower	LOUWANNA JAN MARTIN
BK Case #	16-91083
Date Filed	12/2/2016
First Post Petition Due Date	1/1/2017
POC Covers	8/1/15 - 12/1/16

Date	Amount Bond	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
2/13/2017	\$503.41	suspense			\$503.41	\$503.41		\$503.41			\$0.00	\$0.00	
3/14/2017	\$503.41	1/1/2017	8/1/2015	\$499.97	\$3.44	\$3.44		\$506.85			\$0.00	\$0.00	
4/18/2017	\$503.41	2/1/2017	9/1/2015	\$499.97	\$3.44	\$3.44		\$510.29			\$0.00	\$0.00	
4/18/2017		Trustee arrears			\$0.00			\$510.29	\$500.01		\$500.01	\$500.01	
4/19/2017		3/1/2017	10/1/2015	\$499.97	-\$499.97			\$10.32			\$500.01	\$500.01	
5/11/2017		Trustee arrears			\$0.00			\$10.32	\$166.67		\$666.68	\$666.68	
5/18/2017	\$503.41	4/1/2017	11/1/2015	\$499.97	\$3.44	\$3.44		\$13.76			\$666.68	\$666.68	
6/14/2017		Trustee arrears			\$0.00			\$13.76	\$166.67		\$833.35	\$833.35	
6/20/2017	\$503.41	5/1/2017	12/1/2015	\$499.97	\$3.44	\$3.44		\$17.20			\$833.35	\$833.35	
7/18/2017		Trustee arrears			\$0.00			\$17.20	\$166.67		\$1,000.02	\$1,000.02	
7/25/2017	\$503.41	6/1/2017	1/1/2016	\$499.97	\$3.44	\$3.44		\$20.64			\$1,000.02	\$1,000.02	
7/28/2017		Pre Petition Applied	2/1/2016		\$0.00			\$20.64	\$568.25		\$431.77	\$1,000.02	
8/11/2017		Trustee arrears			\$0.00			\$20.64	\$166.67		\$598.44	\$1,166.69	
8/16/2017		Pre Petition Applied	3/1/2016		\$0.00			\$20.64	\$568.25		\$30.19	\$1,166.69	
8/24/2017	\$503.41	suspense			\$503.41	\$503.41		\$524.05			\$30.19	\$1,166.69	
9/12/2017		Trustee arrears			\$0.00			\$524.05	\$166.67		\$196.86	\$1,333.36	
9/19/2017	\$503.41	7/1/2017	4/1/2016	\$499.97	\$3.44	\$3.44		\$527.49			\$196.86	\$1,333.36	
10/9/2017	\$503.41	8/1/2017	5/1/2016	\$499.97	\$3.44	\$3.44		\$530.93			\$196.86	\$1,333.36	
10/12/2017		Trustee arrears			\$0.00			\$530.93	\$166.67		\$363.53	\$1,500.03	
11/6/2017		Trustee arrears			\$0.00			\$534.37	\$166.67		\$530.20	\$1,666.70	
11/29/2017	\$503.41	8/1/2017	6/1/2016	\$499.97	\$3.44	\$3.44		\$534.37			\$530.20	\$1,666.70	
12/19/2017		Pre Petition Applied	7/1/2016		-\$499.97			\$34.40		\$568.25	-\$38.05	\$1,666.70	
12/12/2017		Trustee arrears	8/1/2016		\$0.00			\$34.40	\$166.67		\$530.20	\$1,666.70	
12/13/2017	\$503.41	suspense			\$503.41	\$503.41		\$37.81			\$530.20	\$1,666.70	
12/13/2017	\$503.41	10/1/2017	9/1/2016	\$499.97	\$3.44	\$3.44		\$541.25			\$530.20	\$1,666.70	
1/10/2018		Trustee arrears			\$0.00			\$541.25	\$166.67		\$696.86	\$2,363.56	
2/12/2018	\$500.29	Trustee arrears			\$0.00			\$541.25	\$166.67		\$853.51	\$2,530.07	
2/14/2018		11/1/2017	10/1/2016	\$499.97	\$0.32	\$3.44		\$544.69			\$853.51	\$2,530.07	
3/9/2018	\$500.29	12/1/2017	11/1/2016	\$499.97	\$0.32	\$3.44		\$548.01			\$853.51	\$2,530.07	
3/12/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$1,019.61	\$3,549.68	
4/12/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$1,186.22	\$4,735.90	
4/12/2018	\$500.29	Pre Petition Applied	12/1/2016		\$0.00			\$548.01			\$1,186.22	\$4,735.90	
4/17/2018		Trustee arrears	1/1/2018		\$0.00			\$548.01	\$166.67		\$1,352.83	\$6,088.73	
5/8/2018	\$500.29	2/1/2018	2/1/2017	\$500.29	\$0.00			\$548.01			\$1,352.83	\$6,088.73	
6/2/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$1,519.44	\$7,608.17	
6/2/2018	\$500.29	3/1/2018	3/1/2017	\$500.29	\$0.00			\$548.01			\$1,519.44	\$7,608.17	
7/11/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$1,686.05	\$9,294.22	
7/19/2018	\$500.29	4/1/2018	4/1/2017	\$500.29	\$0.00			\$548.01			\$1,686.05	\$9,294.22	
8/9/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$1,852.66	\$11,146.88	
8/22/2018	\$500.29	5/1/2018	5/1/2017	\$500.29	\$0.00			\$548.01			\$1,852.66	\$11,146.88	
10/1/2018	\$500.29	6/1/2018	6/1/2017	\$500.29	\$0.00			\$548.01			\$1,852.66	\$11,146.88	
10/1/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$2,019.27	\$13,166.15	
10/13/2018	\$500.29	7/1/2017	7/1/2017	\$500.29	\$0.00			\$548.01			\$2,019.27	\$13,166.15	
10/13/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$2,185.88	\$15,352.03	
12/3/2018	\$500.29	431.300%	8/1/2017	\$500.29	\$0.00			\$548.01			\$2,185.88	\$15,352.03	
12/3/2018		Trustee arrears			\$0.00			\$548.01	\$166.67		\$2,352.49	\$17,704.52	
1/9/2019	\$500.29	9/1/2018	9/1/2017	\$500.29	\$0.00			\$548.01			\$2,352.49	\$17,704.52	
1/9/2019		Trustee arrears			\$0.00			\$548.01	\$166.67		\$2,519.10	\$19,993.62	
1/9/2019	\$500.29	10/1/2018	10/1/2017	\$500.29	-\$500.29		\$500.29	\$44.72			\$2,563.82	\$20,557.44	
1/9/2019		Pre Petition Applied	11/1/2017		\$0.00			\$44.72	\$166.67	\$499.97	\$1,060.44	\$3,833.41	
1/22/2019		Trustee arrears			\$0.00			\$44.72			\$1,060.44	\$3,833.41	
2/19/2019	\$500.29	11/1/2018	12/1/2017	\$500.29	\$0.00			\$44.72	\$166.67		\$1,227.11	\$5,060.52	
3/20/2019		Trustee arrears			\$0.00			\$44.72			\$1,227.11	\$5,060.52	
3/29/2019	\$500.29	suspense			\$500.29	\$500.29		\$44.72	\$166.67		\$1,393.78	\$6,454.30	
4/2/2019	\$500.29	suspense			\$500.29	\$500.29		\$1,045.30			\$1,393.78	\$6,454.30	
4/2/2019		12/1/2018	1/1/2018	\$500.29	-\$500.29			\$545.01			\$1,393.78	\$6,454.30	
4/2/2019		Trustee arrears			\$0.00			\$545.01	\$166.67		\$1,559.39	\$8,013.69	

4/16/2019	\$500.29	suspense			\$500.29	\$500.29	\$545.01			\$1,560.45	\$4,333.42
5/3/2019	\$500.29	suspense			\$500.29	\$500.29	\$1,045.30			\$1,560.45	\$4,333.42
5/20/2019		Trustee arrears			\$0.00	\$0.00	\$1,045.30			\$1,727.12	\$4,500.09
5/23/2019		Pre Petition Applied	3/1/2018		\$500.29	\$500.29	\$545.01		\$500.29	\$1,226.83	\$4,500.09
5/23/2019		2/1/2019	4/1/2018		\$500.29	\$500.29	\$545.01			\$1,226.83	\$4,500.09
5/23/2019		3/1/2019	5/1/2018		\$500.29	\$500.29	\$44.72			\$1,226.83	\$4,500.09
5/23/2019		Trustee arrears			\$0.00	\$0.00	\$44.72		\$166.67	\$4,666.76	\$4,500.09
6/1/2019		Pre Petition Applied			\$0.00	\$0.00	\$44.72		\$166.67	\$4,833.43	
6/21/2019	\$500.29		6/1/2018		\$500.29	\$500.29	\$44.72			\$1,560.17	\$4,833.43
6/21/2019	\$500.29	suspense			\$500.29	\$500.29	\$545.01			\$1,560.17	\$4,833.43
7/15/2019		Trustee arrears			\$0.00	\$0.00	\$545.01		\$166.67	\$1,726.84	\$5,000.10
7/25/2019		5/1/2019	7/1/2018		\$500.29	\$500.29	\$44.72			\$1,726.84	\$5,000.10
7/25/2019		Pre Petition Applied	8/1/2018		\$0.00	\$0.00	\$44.72		\$500.29	\$1,726.55	\$5,000.10
9/10/2019	\$492.47	Pre Petition Applied	9/1/2018		\$0.00	\$0.00	\$44.72		\$500.29	\$1,726.55	\$5,000.10
9/10/2019		6/1/2019	10/1/2018		\$500.29	\$500.29	\$782			\$782.46	\$5,000.10
9/10/2019		Trustee arrears			\$0.00	\$0.00	\$58.90		\$166.67	\$892.98	\$5,166.77
9/12/2019		Trustee arrears			\$0.00	\$0.00	\$58.90		\$166.67	\$1,055.60	\$5,333.44
9/12/2019	\$500.29	7/1/2019	11/1/2018		\$500.29	\$500.29	\$58.90			\$1,055.60	\$5,333.44
10/9/2019	\$492.47	Trustee arrears	8/1/2019		\$0.00	\$0.00	\$58.90		\$166.67	\$1,226.27	\$5,500.11
10/9/2019		9/1/2019	12/1/2018		\$0.00	\$0.00	\$58.90			\$1,226.27	\$5,500.11
11/12/2019	\$492.47	Trustee arrears	9/1/2019		\$0.00	\$0.00	\$58.90		\$166.67	\$1,392.94	\$5,666.78
11/12/2019		10/1/2019	1/1/2019		\$0.00	\$0.00	\$58.90			\$1,392.94	\$5,666.78
12/10/2019	\$492.47	Trustee arrears	2/1/2019		\$0.00	\$0.00	\$58.90		\$166.67	\$1,559.61	\$5,833.45
12/10/2019	\$492.47	11/1/2019	3/1/2019		\$0.00	\$0.00	\$58.90			\$1,559.61	\$5,833.45
1/7/2020	\$492.47	Trustee arrears	3/1/2019		\$0.00	\$0.00	\$58.90		\$166.67	\$1,559.61	\$5,833.45
2/11/2020	\$492.47	12/1/2019	4/1/2019		\$0.00	\$0.00	\$58.90			\$1,726.28	\$6,000.12
2/11/2020		Trustee arrears			\$0.00	\$0.00	\$58.90		\$166.67	\$1,726.28	\$6,000.12
3/11/2020	\$492.47	Pre Petition Applied	5/1/2019		\$0.00	\$0.00	\$58.90		\$500.29	\$1,892.95	\$6,166.79
3/11/2020		1/1/2020	6/1/2019		\$0.00	\$0.00	\$58.90			\$1,392.66	\$6,166.79
3/26/2020		Trustee arrears			\$0.00	\$0.00	\$58.90		\$2,170.96	\$3,563.62	\$8,337.75
3/26/2020		Pre Petition Applied	7/1/2019		\$0.00	\$0.00	\$58.90			\$3,563.33	\$8,337.75
3/26/2020		Pre Petition Applied	8/1/2019		\$0.00	\$0.00	\$58.90		\$500.29	\$492.47	\$8,337.75
3/26/2020		Pre Petition Applied	9/1/2019		\$0.00	\$0.00	\$58.90		\$492.47	\$2,078.86	\$8,337.75
3/26/2020		Pre Petition Applied	10/1/2019		\$0.00	\$0.00	\$58.90		\$492.47	\$1,585.92	\$8,337.75
3/26/2020		Pre Petition Applied	11/1/2019		\$0.00	\$0.00	\$58.90		\$492.47	\$1,093.45	\$8,337.75
3/26/2020		Pre Petition Applied	12/1/2019		\$0.00	\$0.00	\$58.90		\$492.47	\$600.98	\$8,337.75
3/26/2020		Pre Petition Applied	1/1/2020		\$0.00	\$0.00	\$58.90		\$492.47	\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
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					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
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					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
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					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
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					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.51	\$8,337.75
					\$0.00	\$0.00	\$58.90			\$108.5	